

**UNITED STATES BANKRUPTCY COURT
for the Western District of Michigan**

In re: **Roxanne Lee Maxim**

Debtor(s).

Case No. 20-03101

Chapter 13

Hon. James W. Boyd

Filed: 10/5/2020

FIRST PRE-CONFIRMATION AMENDED CHAPTER 13 PLAN

III. DISBURSEMENTS

C. SECURED CLAIMS.

1. Real Property:

a. Mortgage Payments: Unless otherwise stated, the Trustee shall commence paying the first post-petition mortgage payment on the first day of the month following the month of the petition date.

b. Principal Residence Post-Petition Mortgage Payments and Prepetition Arrears: The following is the street address and the tax ID parcel no. for the principal residence of the Debtor(s):

Residence address and tax parcel ID no.

**1 231 S. 7th Street Cedar Springs, MI 49319 Kent County
PPN:41-02-36-202-004**

**2 8599 Chippewa Trail Howard City, MI 49329 Montcalm County (This property is the residence of debtor's mother)
PPN: 59-017-500-264-00**

Creditor Name	Estimated Monthly Payment Amount ⁱⁱⁱ	Estimated Arrears ^{iv}	Taxes & Insurance Escrowed With Lender? Y/N	Trustee Pay Y/N
1 Ditech Financial LLC	\$429.00	0.00	Y	N
2 Choice One Bank	\$351.00	0.00	Y	N

☐ **Mortgage principal and interest on one or more mortgages on the principal residence to be paid in full over life of plan under 11 U.S.C. § 1322(c)(2). Please see Provision IV.R.**

ⁱⁱⁱ The monthly payment amount is an estimate and the Trustee shall pay the monthly payment amount based on the proof of claim as filed. The Plan authorizes the Trustee to make post-petition regular mortgage or land contract payments prior to the proof of claim being filed. This provision does not preclude any party in interest from filing an objection to the claim.

^{iv} The amount of prepetition arrears is an estimate and the Trustee shall pay the prepetition arrears based on the proof of claim as filed. Any claim filed for prepetition arrears shall be paid through the Plan over a reasonable period of time and pro-rata with other secured creditors without interest.

E. DIRECT PAYMENT BY THE DEBTOR(S) OF THE FOLLOWING DEBTS. All claims shall be paid by the Trustee unless listed herein:

Creditor, Address & Account No.	Collateral/Obligation	Balance Owing	Interest Rate
1. Ditech Financial LLC PO Box 15009 Tempe, AZ 85284	231 S. 7 th Street Cedar Springs, MI 49319	\$49,911.00	
2. Choice One Bank 109 E Division Street Sparta, MI 49345	8599 Chippewa Trail Howard City, MI 49329 (Paid by Debtor's Mother)	\$32,242.00	

F. UNSECURED CREDITORS.

General Unsecured Creditors: Claims in this class are paid from funds available after payment to all other classes. The allowed claims of general unsecured creditors will be satisfied by:

☐ Payment of a dividend of 100%, plus present value of ____% interest, if necessary to satisfy 11 U.S.C. § 1325(a)(4), **OR**

☒ Payment of a pro-rata share of a fixed amount of \$ **\$1,006.60** or payment from all disposable income to be received by the Debtor(s) in the ACP, whichever pays more. This fixed amount shall be reduced by additional administrative expenses including attorney fees approved under 11 U.S.C. § 330(a). However, this fixed amount shall not be reduced below the liquidation value specified in paragraph I.B.2

THIS PLAN REMAINS UNCHANGED IN ALL RESPECTS
NOT IN CONFLICT WITH THESE AMENDMENTS

Date: 11/11/20

/S/

Roxanne Lee Maxim, Debtor

Date: 11/11/20

/S/

Jeffrey D. Mapes P70509, Counsel for the
Debtor(s)